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rec'd 11/9/2005
ADR-SARKO

ADR

Bank Name:

Bank Addr:

Bank City:

Bank State:

I support Wal-Mart's application to do banking business. I've never been a big supporter of Wal-Mart but I believe this is good for this nation's poor and low-income. Wal-Mart banking will allow easier access to banking services at a lower cost of 'normal' banks. This is extremely important. One other positive effect is that these same individuals will be able to do their banking in the same place where they do shopping. Gas prices and it's effect on the working poor is devastating. Conserving fuel should be taken into consideration more than the profits of large commercial banks, who I feel, take advantage of middle class people with their exorbitant fees and charges. This is one niche that most commercial banks do not want to address.

Thank you,
Jim Marcinkowski

Vicki Cobb
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